

Since the Nation's founding, over a million Jews from throughout the world have sought refuge in Israel. Israel has, over the last 50 years, rebuilt a nation, maintained a pluralist democracy, the only one in the Middle East, and based that democracy on freedoms and the rule of law. It has developed a thriving economy and a society, transforming the desert into a land of milk and honey.

On this 50th anniversary we have a chance to reflect on the courage and leadership of President Harry Truman who, against the advice of experts in the State Department, et cetera, stood with the people of Israel and recognized their declaration of independence.

Over the last 50 years, governments of the United States, both Democrat and Republican, have supported the people and the State of Israel. Likewise, governments of Israel, Likud and Labor, have supported the people and the government of the United States. We have a friendship that transcends party; and whichever policies may rule the day in Jerusalem or here in the United States, that bond stands.

We should note that Jerusalem has been the eternal and indivisible capital of Israel, both 3,000 years ago and for the last 50 years. The United States Congress passed the Jerusalem Embassy Act calling for the American Embassy to Israel to be moved to Jerusalem in 1999. What better way for us to celebrate the rebirth of the State of Israel than for the State Department to announce today that they will abide by, rather than seek waivers from, the Jerusalem Embassy Act.

But because the State Department may decide to try to waive that act, I will be introducing, hopefully with substantial support, a bill that states to the Department of State that, before they open a new embassy in another formerly divided city, Berlin, they must open at least a temporary embassy, and, hopefully, a permanent embassy, in the indivisible and eternal capital of Israel: Jerusalem.

I rise today to congratulate the people of Israel on their 50th anniversary of the new State, and I rise today to say that when it comes to America's embassy to Israel: next year in Jerusalem.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

(Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

MAIL FRAUD AND TELEMARKETING SCAMS TARGETING SENIOR CITIZENS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Hawaii (Mr. ABERCROMBIE) is recognized for 5 minutes.

Mr. ABERCROMBIE. Mr. Speaker, I rise today to call my colleagues' attention to a serious crime being perpetrated against some of our most vulnerable citizens: mail fraud and telemarketing scams targeting senior citizens. In my own district, one gentleman pleaded with me, "The mail is still coming. I don't have the money to send."

Some companies peddling questionable products or promoting unwinable contests make a living out of targeting senior citizens. It is estimated that telemarketing fraud robs Americans of at least \$40 billion a year.

The actual number may be much higher, as telemarketing fraud has always been a part of our Nation's underground economy. Not all losses have been clearly documented. Some consumers are too embarrassed to report that they have been defrauded or they do not recognize the extent of the fraud that has been perpetrated upon them.

Mr. Speaker, I held a meeting on this issue in my district recently; and I was appalled at the number of people in the audience who came up to me after a discussion led by members of the FBI, led by members of the Post Office, the Postal Inspector Section, after the recitation of statistics and perspective by myself, and yet asked me afterwards if I could give them my personal assistance in contacting some of the fraudulent companies to see if it was not possible for them to perhaps receive their prizes or be acknowledged for the funds that they had been sending.

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Mr. Speaker, I can assure my colleagues that this is a heart-wrenching situation. It is taking place all over the country, and it prompts me to rise today to extend these remarks to my colleague and to the other Members.

Older Americans, Mr. Speaker, are the target of many fraudulent telemarketers because they are generally at home more often than younger persons, they may be more trusting. That is certainly the case with those that I spoke with recently in Honolulu, Mr. Speaker, and may look upon a smooth-talking telemarketer as a trusted friend rather than someone preying upon their life savings. These fraudulent activities are a disgrace, and we should do all we can to stop them.

On April 8, 1998, as I indicated, I sponsored a mail and telemarketing fraud briefing for senior citizens in my district in Honolulu, Hawaii. This education national briefing was designed to give vulnerable senior citizens a fighting chance against an industry designed to victimize them.

John Gillis, a supervisory special agent for the Federal Bureau of Investigation in Honolulu, and Byron Dare, a postal inspector for the United States Postal Service in Honolulu, presented testimony on their agencies' efforts to combat mail and telemarketing fraud and educated seniors on how to avoid becoming victims of such schemes.

Mr. Speaker, I most sincerely urge my colleague and other Members to take advantage of FBI offices in our districts, as well as postal service inspectors in our district, to hold similar briefings for senior citizens in our areas. Senior citizens need to be protected from these scam artists, and one of the best ways to do this is educate them on how fraudulent information is presented.

I am preparing legislation on this issue. I am already a cosponsor of the Protection against Scams on Seniors Act, H.R. 3134. This bill authorizes the Administration on Aging to conduct an outreach program to educate seniors on telemarketing fraud. I plan to continue my outreach efforts to reach Hawaii's elderly population from falling prey to these unscrupulous mail and telemarketers.

I also support the efforts of Federal agencies and private organizations who have been actively involved in this issue. The American Association of Retired Persons, the AARP, has created a profile of telemarketing and mail fraud victims. The profile shows the average victim is not only an older American, but relatively affluent, well-educated, well-informed, and socially active in his or her community.

AARP's research indicates that the critical difference between victims and nonvictims is their ability to recognize that telemarketing fraud is a crime. Mr. Speaker, I want to emphasize that. The key here, the critical difference between being a victim and a nonvictim is their ability to recognize that telemarketing fraud is a crime.

Many people find themselves the victim of fraud and do not recognize that it is, in fact, criminal activity, and there is something they can do about it. AARP has produced educational materials in English and Spanish. If seniors would contact the AARP in their area, they will be happy to provide them with materials, telephone numbers, et cetera, which will aid them.

The AARP has produced educational materials in English and Spanish that inform recipients of telemarketing calls about ways to distinguish between legitimate and fraudulent calls; how to respond safely to calls without becoming a victim; and how to report suspicious calls. I am making sure this material is available in all the senior centers in Honolulu.

In Hawaii, state laws on telemarketing require specific disclosures by the telemarketer regarding prize and gift promotions. Our state law also provides consumers with a right to sue for damages and obtain relief on his or her own initiative, aside from any state action. Maximum penalties for a violation of Hawaii's telemarketing laws are set at \$10,000.

Uncovering these schemes, returning money owed to its victims, and educating seniors are worthwhile efforts I will continue to pursue. I am happy to have the support and knowledge of many organizations who also promote these goals. I will continue to educate senior citizens in my district of this \$40 billion rip-off. I hope my fellow Members of Congress will do the same. With a concerted effort, we can protect our senior citizens and put mail and telemarketing con-artists out of business.

The SPEAKER pro tempore (Mr. PEASE). Under a previous order of the House, the gentleman from California (Mr. HORN) is recognized for 5 minutes.

(Mr. HORN addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Maine (Mr. ALLEN) is recognized for 5 minutes.

(Mr. ALLEN addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

BANKRUPTCY REFORM

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Pennsylvania (Mr. GEKAS) is recognized for 5 minutes.

Mr. GEKAS. Mr. Speaker, very soon now the Chamber will be witnessing the great debate possibly of this year, namely, that which will be conducted on proposals for bankruptcy reform. Everyone in the country knows that a strange thing is occurring out in the economic world. While all the figures and all the reports as to the economy seem to be favorable with an expanding economy, more jobs, inflation kept under wraps, interest rates being held constant, all these excellent factors are occurring, while at the same time, Mr. Speaker, an astounding number of bankruptcies have been filed.

In 1997 alone, 1,400,000 new bankruptcies were filed. That is a monumental increase from the year before and even a greater disparity from that which has occurred in the last several years. What does it mean? If indeed the economy is improving and yet we have these bankruptcies, something is wrong.

We have witnessed now efforts to meet that crisis head on. And the bankruptcy reform bill which we have created and which is making its way through the Committee on the Judiciary even now and will reach the floor, as I said, shortly for our full debate on the floor carries two vital principles with it, which principles are at this core of what we are attempting to do.

One is that we will make certain that every individual American who becomes so overwhelmed with debt that he and his family cannot survive if he has to meet those obligations that he has incurred, we want to accommodate that individual and make sure that the family will have a fresh start. That is one principle, the fresh start.

On the other hand, the other principle is that in those cases where an ability to repay some of the debt is demonstrated, we must make every effort to produce a plan and to accommodate that individual in a way that some of that debt can be repaid.

Those are the two principles: A fresh start for those who need it and an accommodation for repayment of some of the debt where the possibility of repayment is sound.

What has happened, though, is that we hear rumors and innuendos about what we are attempting to do. But I must tell my colleagues that the cost of individual bankruptcies to the American public is something that has to be laid on the record. We are not simply talking about the loss to the lenders or the creditors who will not be repaid when someone goes bankrupt. That in itself is a loss. But when we interpolate that as to what it means to the consumers, we will recognize that when someone does not pay his debts, and the supermarket with which we are so familiar has had debt on its books and is not repaid, what happens? The prices for consumer goods have to increase, so the rest of us are picking up the cost by increased prices of what has happened in that bankruptcy.

Number 2, the interest rates that are so correlated with the lending and the credit establishment of our country are hurt when people file bankruptcy, especially in these record numbers. And so, we will see that those of us who require credit and want to seek a bona fide lender for a mortgage or an automobile will find that the interest rates are hurt by the fact that they were not able to retrieve bad debt in previous bankruptcies.

Moreover, we lose as taxpayers. We learned during the testimony that we have conducted in several hearings in the last month that when taxing authorities like States and municipalities are themselves named in a bankruptcy and do not have the ability to recover, then they have a shortfall in the revenues in their municipality, in their neighborhood, in the county courthouse, and in the State coffers, meaning that the rest of us have to make up the difference with increased tax payments and revenues. So we pay all the way around.

But what I want to emphasize in our plans for our reform measure is that we are going to do everything we can to help small businesses, to help the family, to make sure that support payments that are forthcoming from a breadwinner are not dischargeable in bankruptcy. That is, we want to make sure that the families that receiving support payments will continue to receive those support payments whether or not the individual goes bankrupt. And the entire country will be better off once we reform the bankruptcy system.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Ms. JACKSON-LEE) is recognized for 5 minutes.

(Ms. JACKSON-LEE of Texas addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Arkansas (Mr. HUTCHINSON) is recognized for 5 minutes.

(Mr. HUTCHINSON addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

THE LOUDEST VOICE

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Virginia (Mr. WOLF) is recognized for 5 minutes.

Mr. WOLF. Mr. Speaker, I want to begin by talking and taking a moment to talk about two groups that are not widely discussed on the floor. The first is Mother Jones, and the second is USA Engage.

Mother Jones, or "MoJo," is a national magazine of investigative journalism focusing on political reporting. Ken Silverstein wrote an article in the June 1998 issue of Mother Jones detailing the creation of USA Engage. This group hired Washington lobbyist Anne Wexler to try to make sure nothing gets in the way of promoting international trade with countries around the world whose governments are renowned for brutal fear-biased repression of their own people. The human rights records of those countries are made more dismal by widespread torture, terror, imprisonment, persecution and killing of those that do not walk the line.

According to MoJo, some of America's largest businesses have given their proxy to USA Engage to deal with these countries having a history of repressing their own people. I know these companies are run by good and decent people who are probably not aware of the range of activities in which the Wexler Group is intensely involved on behalf of USA Engage. I am sure that their stockholders and customers are not aware of them and would be shocked and angered if they were.

According to the magazine, Anne Wexler has assembled a daunting army for her assault on Washington that includes a former U.S. Trade Representative, former Members of Congress, a former close staffer of the President, the former law firm of the State Department official who heads up the committee charged with reviewing proposed sanctions, and others. And look at what they have accomplished: Instant access to Congress and the ear of the State Department officials charged with assessing human rights violations; pro-trade studies from pricey and prestigious think tanks; the matching-up and contact of religious groups and leaders interested in human rights around the world by business reps thought to have special influence or sway.

MoJo quotes human rights advocate Simon Billenness, talking about the important role economic sanctions played in ending South Africa's apartheid regime. "If USA Engage had succeeded with these tactics during these apartheid years, Nelson Mandela might still be in prison." I recognize these companies can hire whomever they choose, but there are consequences.